In the Claims

Please amend Claims 34, 44-51, 58-67, 74-76, 78, 80 and 82 as follows:

34.   (Amended) A computer readable medium containing instructions which, when executed by a processor, perform a method for producing an accounting statement for a first entity, comprising:

providing standardized codes;

conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

associating the standardized codes at about the time when funds are transferred or instructions are given for transfer to complete the financial transaction;

transmitting a record of each transaction and standardized codes to at least one separate financial accounting system; and

sorting the transaction in the separate financial accounting system and producing the accounting statement.

44.   (Amended) A computer data signal embodied in a carrier wave, the computer data signal carrying instructions which, when executed by a processor, perform a method for producing an accounting statement for a first entity, comprising:

providing standardized codes;

conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

associating the standardized codes at about the time when funds are transferred or instructions are given for transfer to complete the financial transaction;

transmitting a record of each transaction and standardized codes to at least one separate financial accounting system; and

sorting the transaction in the separate financial accounting system and producing the accounting statement.

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45. (Amended) A financial accounting system, comprising:

a financial accounting computer having at least one file;

a plurality of financial transaction computers for receiving data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

a network for transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

means for providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

46. (Amended) The system of Claim 45, wherein said at least one other entity is a merchant.

47. (Amended) The system of Claim 45, wherein said at least one other entity is a financial institution.

48. (Amended) The system of Claim 45, wherein said at least one other entity is a bank.

49. (Amended) The system of Claim 45, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

50. (Amended) The system of Claim 45, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

51. (Amended) The system of Claim 45, wherein said financial transaction computer is operated by said at least one other entity.

58. (Amended) The system of Claim 45, wherein said user and/or said agent can perform two or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

59.   (Amended) The system of Claim 45, wherein said user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

60.   (Amended) The system of Claim 45, wherein said user and/or said agent can perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

61.   (Amended) A computer assisted method for providing financial accounting, comprising:

establishing at least one file on a financial accounting computer;

establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

62.   (Amended) The method of Claim 61, wherein said at least one other entity is a merchant.

63.   (Amended) The method of Claim 61, wherein said at least one other entity is a financial institution.

64.   (Amended) The method of Claim 61, wherein said at least one other entity is a bank.

65.   (Amended) The method of Claim 61, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

66.   (Amended) The method of Claim 61, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

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67.   (Amended) The method of Claim 61, wherein said financial transaction computer is operated by said at least one other entity.

74.   (Amended) The method of Claim 61, wherein said user and/or said agent can perform two or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

75.   (Amended) The method of Claim 61, wherein said user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

76.   (Amended) The method of Claim 61, wherein said user and/or said agent can perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

78.   (Amended) A computer readable medium containing instructions which, when executed by a processor, perform a method for providing financial accounting, comprising:

establishing a file on a financial accounting computer;

establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

80. (Amended) An apparatus for providing financial accounting, comprising:

means for establishing at least one file on a financial accounting computer;

means for establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

means for transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

means for providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

82. (Amended) A computer data signal embodied in a carrier wave, the computer data signal carrying instructions which, when executed by a processor, perform a method for providing financial accounting, comprising:

establishing at least one file on a financial accounting computer;

establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between said at least one user and at least one other entity;

transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

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